

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on October 8, 2012.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Maurice A. Carter
921 Wynfield Terrace
Richmond, VA 23223

Case Number: 12-35809-DOT
Office Code: 3

Last four digits of Social-Security or Individual Taxpayer-ID(ITIN)
No(s)/Complete EIN:
xxx-xx-2304

Attorney for Debtor(s) (name and address):

Robert B. Duke Jr.
America Law Group Inc.
dba The Debt Law Group
1928 Arlington Blvd, Ste 112
Charlottesville, VA 22903
Telephone number: 434-227-8091

Bankruptcy Trustee (name and address):

Carl M. Bates
P. O. Box 1819
Richmond, VA 23218
Telephone number: (804) 237-6800

Meeting of Creditors

Date: **November 8, 2012**

Time: **02:00 PM**

Location: **Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim

For all creditors (except a governmental unit): **February 6, 2013**

For a governmental unit: **April 8, 2013**

Deadline to File a Complaint to Determine Dischargeability of Certain Debts: January 7, 2013

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation

Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. **If no objections are timely filed, there will be no confirmation hearing.** Timely filed objections will be heard at the confirmation hearing scheduled to be held:

Date: **December 12, 2012**

Time: **11:10 AM**

Location: **Chief Judge Tice – Courtroom, U. S. Bankruptcy Court, 701 E. Broad St., Rm. 5100, Richmond, VA 23219**

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Address of the Bankruptcy Clerk's Office:

701 East Broad Street
Richmond, VA 23219

For the Court:

Clerk of the Bankruptcy Court:
William C. Redden

MeVCIS 24-hour case information:

Toll Free 1-866-222-8029

Date: October 9, 2012

EXPLANATIONS

B9I (Official Form 9I) (12/11)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("official Form B 10") can be obtained at the United States Courts Web site: (http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Any attachment must be on 8 1/2" by 11" paper. To receive an acknowledgment that your proof of claim has been received, you must provide an additional copy and postage paid, self-addressed envelope.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov , or at Clerk's office in Richmond. See address on front side of this notice.
— Refer to Other Side for Important Deadlines and Notices —	
LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1. PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS: Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card. <i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://vaeb.uscourts.gov/ebn/index.htm or call, toll free: 877–837–3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i>	

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Maurice A. Carter
 Debtor

Case No. 12-35809-DOT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: luedeckert
 Form ID: B9I

Page 1 of 3
 Total Noticed: 30

Date Rcvd: Oct 09, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 11, 2012.

db
 11417123 +Maurice A. Carter, 921 Wynfield Terrace, Richmond, VA 23223-5960
 11417123 +Allied Cash Advance, 4380 South Laburnum, Henrico, VA 23231-2418
 11417124 Allied Collection Services, In, 3080 S Durango Dr, Ste 208, Las Vegas, NV 89117-9194
 11417125 +Approved Cash Advance #602, 5160 Nine Mile Road, Richmond, VA 23223-3330
 11417126 +Associated Creditors Exchange, PO Box 33130, Phoenix, AZ 85067-3130
 11417127 Berkeley, Curry & Cook, 1301 N. Hamilton Street, Suite 200, Richmond, VA 23230-3959
 11417128 +Bon Secours Richmond Health Sy, P.O. Box 28538, Henrico, VA 23228-8538
 11417130 Club Land'or, 400 Innslake Drive, Glen Allen, VA 23060-0000
 11417131 Club Land'or, c/o J. David Carroll, Esq., PO Box 1998, Richmond, VA 23218-1998
 11417132 +Cnac Of Richmond, c/o William T. Lehner, 4801 Courthouse St., Suite 300, Williamsburg, VA 23188-2678
 11417133 Comcast, PO Box 3005, Southeastern, PA 19398-3005
 11417134 +Commonwealth Radiology PC, 1508 Willow Lawn Dr Ste 117, Richmond, VA 23230-3421
 11417136 +First Virginia, VA 134, 7001 Post Road, Suite 300, Dublin, OH 43016-8066
 11417137 ++HENRICO FEDERAL CREDIT UNION, ATTN ASSET PROTECTION DEPARTMENT, 9401 WEST BROAD STREET, HENRICO VA 23294-5331
 (address filed with court: Henrico Fcu, 8611 Dixon Powers, Richmond, VA 23228-0000)
 11417138 +Henrico Federal Credit Union, 9401 West Broad St, Henrico, VA 23294-5331
 11417141 +IRS Insolvency Unit, 400 N. Eighth St., Rm. 898, P.O. Box 75, Richmond, VA 23218-0075
 11417140 +Ics Capital, Po Box 599, Colleyville, TX 76034-0599
 11417142 MCV Physicians, c/o Anne G. Scher, PO Box 980521, Richmond, VA 23298-0521
 11417143 +Pmab Srvc, 5970 Fairview Rd Ste 800, Charlotte, NC 28210-0091
 11417144 Radiology Assoc. of Richmond, P.O. Box 79923, Baltimore, MD 21279-9923
 11417147 +Transworld Systems Inc, 1608 Springhill Road, Vienna, VA 22182-2241
 11417148 +United Collect Bur Inc, 5620 Southwyck Blvd Ste, Toledo, OH 43614-1501
 11417149 West End Orthopaedic Clinic, PO Box 35725, Richmond, VA 23235-0725

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: rdukelaw@gmail.com Oct 10 2012 03:11:00 Robert B. Duke, Jr.,
 America Law Group Inc., dba The Debt Law Group, 1928 Arlington Blvd, Ste 112,
 Charlottesville, VA 22903
 tr +E-mail/Text: station01@richchap13.com Oct 10 2012 03:16:24 Carl M. Bates, P. O. Box 1819,
 Richmond, VA 23218-1819
 11417129 EDI: HCA2.COM Oct 10 2012 02:48:00 CJW Medical Center, PO Box 740760,
 Cincinnati, OH 45274-0760
 11417135 +E-mail/Text: bknotice@ercollections.com Oct 10 2012 03:16:52 Enhanced Recovery Corp,
 Attention: Client Services, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 11417139 +EDI: ICSYSTEM.COM Oct 10 2012 02:48:00 I C System, Attn: Bankruptcy,
 444 Highway 96 East, P.O. Box 64444, Saint Paul, MN 55164-0444
 11417145 +E-mail/Text: colleen.atkinson@rmscollect.com Oct 10 2012 03:14:54 Receivable Management,
 7206 Hull Street Rd Ste, North Chesterfield, VA 23235-5826
 11417146 EDI: NEXTEL.COM Oct 10 2012 02:48:00 Sprint, P.O. Box 4191, Carol Stream, IL 60197-4191
 TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0422-7

User: luedeckert
Form ID: B9I

Page 2 of 3
Total Noticed: 30

Date Rcvd: Oct 09, 2012

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 11, 2012

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0422-7

User: luedeckert
Form ID: B9I

Page 3 of 3
Total Noticed: 30

Date Rcvd: Oct 09, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 9, 2012 at the address(es) listed below:

Carl M. Bates station01@richchap13.com,
station10@richchap13.com;station03@richchap13.com;station07@richchap13.com;station06@richchap13.c
om

Robert B. Duke on behalf of Debtor Maurice Carter rdukelaw@gmail.com,
2debtlawgroup@gmail.com;cdd147@gmail.com;thedebtlawgroupmail@gmail.com

TOTAL: 2